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I hereby certify that this correspondence is being facsimile transmitted to the United States Patent Office, number 1-571-273-8300, or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope, or filed electronically and addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on January 9, 2008.

/Michael Chen/

Michael Chen

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.	: 10/657,456	Confirmation No.	9809
Applicant	: Michael Hattersley, et al.		
Filed	: September 8, 2003		
TC/A.U.	: 3691		
Examiner	: Shrestha, Bijendra K		
Docket No.	: GP-03-01		
Customer No.	: 30349		

Title: Method And System For Underwriting And Servicing Financial Accounts

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

Sir:

Enclosed please find the following:

1. Transmittal (In Duplicate);
2. Response to Non-Final Office Action mailed July 9, 2007 (9 pages);
3. Petition for 3 Month Extension of Time (1 page plus Duplicate);
4. EFS Fee Calculation Sheet;
5. Certificate of Transmission (In Duplicate);
6. Deposit Account Authorization (In Duplicate);

The Commissioner is authorized to charge any deficiencies in fees and credit any overpayment of fees to Deposit Account No. **50-2019**. A duplicate of this transmittal is enclosed.

Respectfully submitted,
JACKSON & CO., LLP[®]

Dated: January 9, 2008

By: /Seong-Kun Oh/

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